

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

6/29/2013 NB & 4/25/2013 RB

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$17,870,065	7.0% +
2. Automobile Physical Damage Private Passenger Commercial	\$13,249,165	8.7% +
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Applies to all territories except the territory factor changes only apply to territories 3, 5, 6, 11, 12, 24, 30, 36, 39, 40, 41, 42, 54, 55, 56, 58, 62, 65,
68, 77, 80, 81, 82, 84, 85, 91, 92, 93 & 96

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Updated point assignment structure, territory factors and base rates.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Allmerica Financial Alliance Insurance Company

Name of Company

Gregory Popolizio - Senior State Filing Analyst

Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 03/21/2013.

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1. Automobile Liability Private Passenger	8,099,133	0%
Commercial		
2. Automobile Physical Damag Private Passenger	3,144,248	-0.38%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: _____

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): elimination of the vehicle surcharge on physical damage
coverage.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Apollo Casualty Company

Name of Company

Alice Grillo, Sr. Product Consultant

Official - Title

Correction to physical damage percent of change.

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective:
 April 1, 2013 New and Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	22,272,674	7.6%
Commercial		
2. Automobile Physical Damage		
Private Passenger	18,222,272	-4.9%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Rate Zone Factors were revised for the cities of Champagne, Downers Grove, Geneva, Lake Zurich,
 Mount Prospect, Saint Charles, Wheaton, and Wilmette.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

The following has been revised:

Surcharge Point Factors, Surcharge Adjustment Factors, Driver Class Factors, Good Student & Student Away
 Factors, Household Composition Factors, Major Discount Factors, Base Rates, Rate Zone Factors,
 UM/UIM Limit Factors, Comprehensive Deductible Factors, Model Year Factors for 2014 added, Vehicle History
 Factors

* Annualized Written Premium @ Current Rates.

** Change in Company's premium level which will result from application of new rates.

Auto Club Insurance Association

Name of Company

Judith M. Feldmeier

Judith M. Feldmeier

Vice President & Chief Actuary, F.C.A.S., M.A.A.A.

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 8/1/2013

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	4,990,806	4.5%
2. Automobile Physical Damage Private Passenger Commercial	4,356,448	2.8%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		
Line of Insurance		

 Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____

Modified Collision and Comprehensive Minimum Deductibles, Deductible Factors, Class Factors, CIS Factors, Expanded CIS Tiers and Base

Rates. Changed territory definition of a zip code. Introduced AAA Onboard Discount, and Verified Mileage Discount.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Automobile Club Inter-Insurance Exchange

Name of Company

Jeff Farr - Actuarial

Official – Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective NB: 02/19/13 Ren: 03/27/13

(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	<u>\$16,056,632</u>	<u>1.1%</u>
Commercial		
2. Automobile Physical Damage		
Private Passenger	<u>\$11,476,138</u>	<u>1.5%</u>
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing following rates of an advisory organization, specify organization): Enhancements to our Personal Auto Program include changes to Base Rates, Territory relativities, Age/Type/Use relativities, Cost Symbol relativities, Model Year relativities, Vehicle Age factors, Limits/Deductible relativities, Loss History rating factors, Discounts/Surcharges, Unlicensed Recreational Vehicles, Motorcycles, and Miscellaneous items. Please see the filing memorandum for a detailed list of the changes made with this filing.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Auto-Owners Insurance Company
Name of Company

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 02/14/2013.

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1. Automobile Liability Private Passenger	\$8,802,732	+2.3%
Commercial		
2. Automobile Physical Damag Private Passenger	\$5,368,682	+2.9%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): Rate increase of 2.6% overall.

Adjustments to base rates, rate level adjustment factors, rate matrix, model year, address matrix
preferred driver, ownership/policy tenure matrix, orig owner, current owner matrix

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Bristol West Insurance Company

Name of Company

Larry Nesbitt - Assistant Product Manager

Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 03/21/2013.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger	1,907,750	0%
	Commercial		
2.	Automobile Physical Damag Private Passenger	1,454,607	-0.18%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: _____

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): elimination of the vehicle surcharge on the physical coverage

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Delphi Casualty Company

Name of Company

Alice Grillo, Sr. Product Consultant

Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

 6/3/2013
 New
 8/11/2013
Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	\$3,768,587	0.9%
Commercial		
2. Automobile Physical Damage		
Private Passenger	\$2,909,958	-1.3%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
 Filing affects all areas of state.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
 Replace ISO symbols with USAA symbols, changed deductible relativities and accident forgiveness factors, updated expense fees

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
 result from application of new rates.

Garrison Property and Casualty
 Insurance Company
Name of Company

Daniel Dilley, Executive Director
 Regulatory Compliance
Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 04/22/2013

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger	16,261,911	0
	Commercial		
2.	Automobile Physical Damag Private Passenger	15,162,471	0
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization):

Introducing Paperless Policy Discount, which includes a base
rate and tier adjustment to offset the projected acceptance rate.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

LM General Insurance Company

Name of Company

Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 04/22/2013.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger	1,761,143	0
	Commercial		
2.	Automobile Physical Damag Private Passenger	1,339,862	0
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization):

Introducing Paperless Policy Discount, which includes a base
rate and tier adjustment to offset the projected acceptance rate.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

LM Insurance Corporation

Name of Company

Official – Title

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

+5.7%

6/1/2013

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$19,617,449	+4.7%
2. Automobile Physical Damage Private Passenger Commercial	\$9,036,781	+6.3%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: Applicable to all territories.Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Transportation program;
base rates, policy, vehicle and driver factors.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Northland Insurance Company

Name of Company

Erin Teats, Sr. Regulatory Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective NB: 02/19/13 Ren: 03/27/13

(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	<u>\$26,667,383</u>	<u>0.3%</u>
Commercial		
2. Automobile Physical Damage		
Private Passenger	<u>\$20,437,261</u>	<u>2.4%</u>
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing following rates of an advisory organization, specify organization): Enhancements to our Personal Auto Program include changes to Base Rates, Territory relativities, Age/Type/Use relativities, Cost Symbol relativities, Model Year relativities, Vehicle Age factors, Limits/Deductible relativities, Loss History rating factors, Discounts/Surcharges, Unlicensed Recreational Vehicles, Motorcycles, and Miscellaneous items. Please see the filing memorandum for a detailed list of the changes made with this filing.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Owners Insurance Company
Name of Company

Hilary Ludema, Manager
Personal Automobile Actuarial Dept.
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

6/3/2013

New

8/11/2013

Renewal

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger	\$27,553,724	-2.0%
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger	\$24,311,401	-4.3%
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Filing affects all areas of state.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Replace ISO symbols with USAA symbols, changed deductible relativities and accident forgiveness factors, updated expense fees

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.United Services Automobile
Association

Name of Company

Daniel Dilley, Executive Director
Regulatory Compliance

Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 04/28/2013.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger	<u>497,296</u>	<u>+7.8%</u>
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger	<u>321,871</u>	<u>+0.1%</u>
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): Base rate revision. There are no other changes to the
Rate Manual.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Unitrin Direct Property & Casualty

Name of Company

Linsey Mansfield - Director of Product Management

Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

 6/3/2013
 New
 8/11/2013
Renewal

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	\$22,110,185	0.0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	\$18,614,938	-0.2%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
Filing affects all areas of state.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
 Replace ISO symbols with USAA symbols, changed deductible relativities and accident forgiveness factors, updated expense fees

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
 result from application of new rates.

USAA CASUALTY INSURANCE
 COMPANY

Name of Company

Daniel Dilley, Executive Director
 Regulatory Compliance

Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

6/3/2013
New
8/11/2013
Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	\$5,552,318	1.7%
Commercial		
2. Automobile Physical Damage		
Private Passenger	\$6,021,929	-1.5%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
Filing affects all areas of state.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
 Replace ISO symbols with USAA symbols, changed deductible relativities and accident forgiveness factors, updated expense fees

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
 result from application of new rates.

USAA GENERAL INDEMNITY
 COMPANY

Name of Company

Daniel Dilley, Executive Director
 Regulatory Compliance

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective March 1, 2013

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	12,808,662	-3.5%
Commercial		
2. Automobile Physical Damage		
Private Passenger	9,268,136	-2.9%
Commercial		
3. Liability Other Than Auto	1,069,953	0.0%
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	830,062	0.0%
10. Extended Coverage		
11. Inland Marine	955,990	0.0%
12. Homeowners	12,332,084	+6.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Auto and Homeowner base rates, as well as several rating factors, are being revised in this filing.The NET effect of all proposed rating changes is +0.2%.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.West Bend Mutual Ins Co.

Name of Company

Jonathan M. Schulz,
Senior Product Manager

Official - Title